

LOCAL BANKRUPTCY FORM NO. 6

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE : Bankruptcy No. 14-70668-JAD
Sandi J. Ursel, :
Debtor : Chapter 13
:

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

☐ Voluntary Petition *Specify reason for amendment:* No Asset Case
Official Form 6 Schedules (Itemization of Changes Must Be Specified)

☐ Summary of Schedules
☐ Schedule A - Real Property
☒ Schedule B - Personal Property
☒ Schedule C - Property Claimed as Exempt
☐ Schedule D - Creditors holding Secured Claims

Check one:

☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted
☐ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted
☐ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted
☐ Schedule G - Executory Contracts and Unexpired Leases

Check one:

☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted
☐ Schedule H - Codebtors
☐ Schedule I - Current Income of Individual Debtor(s)
☐ Schedule J - Current Expenditures of Individual Debtor(s)
☐ Statement of Financial Affairs
☐ Chapter 7 Individual Debtor's Statement of Intention
☐ Chapter 11 List of Equity Security Holders
☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
☐ Disclosure of Compensation of Attorney for Debtor

☐ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

ALL CREDITORS ON THE COURT'S MAILING MATRIX (ATTACHED).

Respectfully submitted,

Date: October 30, 2019

/s/ Kenneth P. Seitz, Esquire
Kenneth P. Seitz, Esquire
PA I.D. # 81666
Law Offices of Kenny P. Seitz
P.O. Box 211
Ligonier, PA 15658
Tel: 814.536-7470
Email: ClrfldEsq@aol.com
Attorney for Debtor

Label Matrix for local noticing
0315-7

Case 14-70668-JAD
WESTERN DISTRICT OF PENNSYLVANIA
Johnstown
Wed Oct 16 11:37:22 EDT 2019

7
U.S. Bankruptcy Court
5414 U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219-2703

Bank of America Home Loans
P.O. Box 5170
Simi Valley, CA 93062-5170

Capital One Auto Finance c/o AIS
Potfolio, LP f/k/a AIS Data Services
d/b/a Ascension Capital Group
4515 N Santa Fe Ave Dept APS
Oklahoma City, OK 73118-7901

(p)DIRECTV LLC
ATTN BANKRUPTCIES
PO BOX 6550
GREENWOOD VILLAGE CO 80155-6550

(p)M&T BANK
LEGAL DOCUMENT PROCESSING
626 COMMERCE DRIVE
AMHERST NY 14228-2307

Penelec
P.O. Box 3687
Akron, OH 44309-3687

Peoples Natural Gas Company, LLC
375 N. Shore Drive, Suite 600
Pittsburgh, PA 15212-5866
Attn: Dawn Lindner

Stephen J. Matse Do
P.O. Box 1254
Johnstown, PA 15907-1254

Kenneth P. Seitz
Law Offices of Kenny P. Seitz
P.O. Box 211
Ligonier, PA 15658-0211

Capital One Auto Finance
C/O Ascension Capital Group
P.O. Box 201347
Arlington, Tx 76006-1347

American InfoSource LP as agent for
DIRECTV, LLC
PO Box 51178
Los Angeles, CA 90051-5478

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

Conemaugh Memorial Medical Center
Attn: Patient Accounting
1086 Franklin Street
Johnstown, PA 15905-4305

Dr. Jeffrey P. Hooper, D.M.D., PC
100 Hostetler Road
Johnstown, PA 15904-3111

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222-3721

Penelec A Firstenergy Company
c/o Firstenergy Corp.
331 Newman Springs Road, Building 3
Red Bank, NJ 07701-5688

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Walmart/GEGRB
P.O. Box 530927
Atlanta, GA 30353-0927

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219-2702

Capital One Auto Finance c/o AIS Portfolio S
4515 N. Santa Fe Ave.
Dept APS
Oklahoma City, OK 73118-7901

BANK OF AMERICA, N.A.
ATTN: BANKRUPTCY DEPT.
MAIL STOP CA6-09-01-23
400 NATIONAL WAY
SIMI VALLEY, CA 93065-6414

Capital One Auto Finance
3905 Dallas Pkwy
Plano, TX 75093-7892

Conemaugh Physician Group
1086 Franklin Street
Johnstown, PA 15905-4398

JPMorgan Chase Bank N.A.
National Bankruptcy Department
P.O.Box 29505 AZ1-1191
Phoenix , AZ 85038-9505

PayPal Smart Connect
P.O. Box 965003
Orlando, FL 32896-5003

Peoples Natural Gas Company
P.O. Box 644760
Pittsburgh, PA 15264-4760

S. Goldblatt Pathology
P.O. Box 49
Pittsburgh, PA 15230-0049

Webbank-Fingerhut
6250 Ridgewood Rd
St. Cloud, MN 56303-0820

Sandi J. Ursel
231 Grape Avenue
Johnstown, PA 15906-2010

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

DirecTV
P.O. Box 11732
Newark, NJ 07101

M&T Bank
Lending Services, Customer Support
P.O. Box 900
Millsboro, DE 19966

(d)M&T Bank
PO Box 1288
Buffalo, NY 14240-1288

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Bank of America, N.A.

(u)JPMorgan Chase Bank, N.A.

(u)M&T BANK

End of Label Matrix	
Mailable recipients	29
Bypassed recipients	3
Total	32

Fill in this information to identify your case and this filing:

Debtor 1 **Sandi J Ursel**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 14-70668

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☒ No
- ☐ Yes

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
- ☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☒ No
- ☐ Yes. Describe.....

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☒ No
- ☐ Yes. Describe.....

Debtor 1 **Sandi J Ursel**Case number (if known) **14-70668****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☐ No☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☐ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☐ Yes. Describe.....**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☐ Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☐ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$0.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☐ Yes.....

Institution name:

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☐ No☐ Yes.....

Institution or issuer name:

Debtor 1 **Sandi J Ursel**Case number (if known) **14-70668****19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....

Debtor 1 **Sandi J Ursel**Case number (if known) **14-70668****30. Other amounts someone owes you***Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.*☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☐ No☒ Yes. Describe each claim.....**Worker's Compensation Claim****\$76,839.01****35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$76,839.01****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.***If you own or have an interest in farmland, list it in Part 1.***46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00**

Debtor 1 **Sandi J Ursel**Case number (if known) **14-70668****Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2			\$0.00
56. Part 2: Total vehicles, line 5	\$0.00		
57. Part 3: Total personal and household items, line 15	\$0.00		
58. Part 4: Total financial assets, line 36	\$76,839.01		
59. Part 5: Total business-related property, line 45	\$0.00		
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61. Part 7: Total other property not listed, line 54	+	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$76,839.01	Copy personal property total	\$76,839.01
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$76,839.01

Fill in this information to identify your case:

Debtor 1	Sandi J Ursel		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	14-70668		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Worker's Compensation Claim Line from <i>Schedule A/B</i> : 34.1	\$76,839.01	<input checked="" type="checkbox"/> \$76,839.01 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(11)(E)
Worker's Compensation Claim Line from <i>Schedule A/B</i> : 34.1	\$76,839.01	<input checked="" type="checkbox"/> \$76,839.01 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(C)
Worker's Compensation Claim Line from <i>Schedule A/B</i> : 34.1	\$76,839.01	<input checked="" type="checkbox"/> \$12,215.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes